

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Simon Hache  
Serial No.: 09/638,943  
Filing Date: August 15, 2000  
For: LENDING MODEL



Confirmation No. 9184  
Winter, John M., Examiner  
Group Art Unit 3621

2800 S.W. Third Avenue  
Miami, Florida 33129  
December 20, 2004

Mail Stop Issue Fee  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**AMENDMENT AFTER ALLOWANCE UNDER RULE 312**

In response to the Notice of Allowance and Issue Fee Due and in accordance with the provisions of rule 312, it is respectfully requested that the following amendments be made to the above-referenced patent application:

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Drawings** begin on page 3 of this paper.

**Remarks/Arguments** begin on page 4 of this paper.

An **APPENDIX** including newly submitted formal drawings and the originally submitted informal drawings is attached following page 5 of this paper.